

EXHIBIT 4C

Videotaped Deposition of Gabriella K Dror

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CAUSE NO. 2010-27354

WELLS FARGO BANK, N.A., AS) IN THE DISTRICT COURT OF
TRUSTEE FOR OPTION ONE)
MORTGAGE LOAN TRUST)
2007-FXD1, ASSET-BACKED)
CERTIFICATES, SERIES)
2007-FXD1, BY ITS)
SERVICER-IN-FACT,)
SPECIALIZED LOAN)
SERVICING, LLC,)
Plaintiff,)
VS.) 270TH JUDICIAL DISTRICT
BOULEVARD PROPERTIES)
CORPORATION, DANIEL DROR,)
II, DANIEL DROR, AND)
GABRIELA KRKOSKOVA DROR,)
Defendants.) HARRIS COUNTY, TEXAS

ORAL AND VIDEOTAPED DEPOSITION OF
GABRIELA KRKOSKOVA DROR
SEPTEMBER 7, 2012

ORAL AND VIDEOTAPED DEPOSITION of GABRIELA
KRKOSKOVA DROR, produced as a witness at the instance
of the Plaintiff/Counter-Defendant Wells Fargo, Trustee,
and duly sworn, was taken in the above-styled and
numbered cause on the 7th day of September, 2012, from
3:53 p.m. to 4:09 p.m., before Yvette Perrodin, CSR
in and for the State of Texas, reported by machine
shorthand, at the offices of Hughes, Watters, Askanase,
L.L.P., Three Allen Center, 333 Clay, 29th Floor,
Houston, Texas, pursuant to the Texas Rules of Civil
Procedure and the stipulations of counsel as set out
herein or attached hereto.

Videotaped Deposition of Gabriella K Dror

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<p>1 APPEARANCES</p> <p>2</p> <p>3 FOR THE PLAINTIFFS:</p> <p>4 Mr. C. Ed Harrell</p> <p>5 HUGHES, WATTERS, ASKANASE, L.L.P.</p> <p>6 Three Allen Center</p> <p>7 333 Clay, 29th Floor</p> <p>8 Houston, Texas 77002</p> <p>9 Phone: (713) 759-0818</p> <p>10 Fax: (713) 759-6834</p> <p>11</p> <p>12 FOR THE DEFENDANTS DANIEL DROR, II, DANIEL DROR, AND</p> <p>13 GABRIELA KRKOSKOVA DROR:</p> <p>14 Mr. Neal D. Cannon, Jr.</p> <p>15 NEAL CANNON & ASSOCIATES, P.C.</p> <p>16 921A Heights Boulevard</p> <p>17 Houston, Texas 77008</p> <p>18 Phone: (713) 260-3900</p> <p>19 Fax: (713) 260-3902</p> <p>20</p> <p>21 FOR THE DEFENDANT BOULEVARD PROPERTIES CORPORATION:</p> <p>22 Mr. Leonard H. Simon</p> <p>23 PENDERGRAFT & SIMON</p> <p>24 2777 Allen Parkway, Suite 800</p> <p>25 Houston, Texas 77019</p> <p>Phone: (713) 528-8555</p> <p>Fax: (832) 202-2810</p> <p>ALSO PRESENT:</p> <p>Mr. Mark Hendrix - Videographer</p> <p>Ms. Kathy Conn</p> <p>Mr. Daniel Dror</p>	<p>1 THE VIDEOGRAPHER: Today's date is</p> <p>2 September 7th, 2012. We're on the record at 3:53,</p> <p>3 start Tape 1.</p> <p>4 GABRIELA KRKOSKOVA DROR,</p> <p>5 having been first duly sworn, testified as follows:</p> <p>6 EXAMINATION</p> <p>7 BY MR. HARRELL:</p> <p>8 Q. Would you give us your name, please, ma'am?</p> <p>9 A. Gabriela Dror.</p> <p>10 Q. Have you ever had your deposition taken</p> <p>11 before, Ms. Dror?</p> <p>12 A. No.</p> <p>13 Q. I'll give you a brief description of the</p> <p>14 process. I'm going to ask some questions; I'll try</p> <p>15 to make them understandable. If you don't understand</p> <p>16 me, tell me, and I'll try to rephrase it. And then</p> <p>17 you will answer my question, and the court reporter</p> <p>18 is going to take it down, the videographer is filming</p> <p>19 you on the screen, just like a video.</p> <p>20 And so I'm -- this is a formal</p> <p>21 proceeding. You've been sworn to tell the truth. Do</p> <p>22 you understand what the oath is?</p> <p>23 A. Yes.</p> <p>24 MR. CANNON: And speak up just a little</p> <p>25 bit, Gabriela.</p>
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<p>1 INDEX</p> <p>2 PAGE</p> <p>3 Stipulations 1</p> <p>4 Appearances 2</p> <p>5</p> <p>6 GABRIELA KRKOSKOVA DROR</p> <p>7 Examination by Mr. Harrell 4</p> <p>8 Examination by Mr. Simon 15</p> <p>9 Examination by Mr. Cannon 18</p> <p>10</p> <p>11 Signature and Changes 20</p> <p>12 Reporter's Certificate 22</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 THE WITNESS: Okay.</p> <p>2 A. Yes.</p> <p>3 Q. (BY MR. HARRELL) The videographer will tell</p> <p>4 us if you're not speaking loud enough, but it will be</p> <p>5 helpful if you can just enunciate a little bit more.</p> <p>6 Do you know anything about this lawsuit</p> <p>7 or why you've been made a party to the lawsuit?</p> <p>8 A. Very briefly.</p> <p>9 Q. Do you understand that, at one time, you</p> <p>10 had -- you and your husband had a life estate in the</p> <p>11 North Boulevard Property?</p> <p>12 A. I believe so.</p> <p>13 Q. I mean, do you -- do you understand that, or</p> <p>14 do you have any understanding of that?</p> <p>15 A. I was told we had a life estate.</p> <p>16 Q. Okay. When were you told that?</p> <p>17 A. I don't remember.</p> <p>18 Q. When were you and Daniel Dror married, if you</p> <p>19 recall?</p> <p>20 A. January 25, 2005.</p> <p>21 Q. Had you been living together, before you were</p> <p>22 married?</p> <p>23 A. Pardon me. Can you repeat it?</p> <p>24 Q. Were you living together, before you got</p> <p>25 married?</p>

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Videotaped Deposition of Gabriella K Dror

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<p>1 A. No.</p> <p>2 Q. You have a child together. Is that correct?</p> <p>3 A. Yes, that's correct.</p> <p>4 Q. When was your son born?</p> <p>5 A. December 21, 2004.</p> <p>6 Q. I'm not trying to pry, but I'm just needing</p> <p>7 to ask some questions.</p> <p>8 So your testimony is, before 2004, you</p> <p>9 did not reside with Mr. Dror. Is that correct?</p> <p>10 A. That's correct.</p> <p>11 Q. When did you begin residing with Ms. Dror?</p> <p>12 A. Probably about a month after David was born.</p> <p>13 Q. Okay. So about the time of your --</p> <p>14 A. After we got married.</p> <p>15 Q. Yeah, okay.</p> <p>16 A. Just about.</p> <p>17 Q. To your understanding, has Mr. Dror always</p> <p>18 lived -- for the last 20-plus years, has he lived at</p> <p>19 the North Boulevard home?</p> <p>20 MR. SIMON: Objection; form.</p> <p>21 A. I was told, yes.</p> <p>22 Q. (BY MR. HARRELL) That's what your</p> <p>23 understanding is. Correct?</p> <p>24 A. That's correct.</p> <p>25 Q. When you moved in to the North Boulevard</p>	<p>1 A. Yes.</p> <p>2 Q. Have you ever met -- met Mr. Dror's brother,</p> <p>3 Elkana?</p> <p>4 A. I met him once.</p> <p>5 Q. When did you meet him?</p> <p>6 A. I don't remember.</p> <p>7 Q. Was it before your son was born or after your</p> <p>8 son was born?</p> <p>9 A. After David was born.</p> <p>10 Q. Where -- did you meet him in -- in Texas, did</p> <p>11 you meet him in Brazil, or what?</p> <p>12 A. Texas.</p> <p>13 Q. How old was your son when you met Mr. Elkana?</p> <p>14 A. I don't remember exactly. He was little.</p> <p>15 Q. Is -- what was the occasion for you meeting</p> <p>16 Mr. Elkana?</p> <p>17 A. That family trip.</p> <p>18 Q. Socially?</p> <p>19 Let me ask you this way.</p> <p>20 A. That family trip.</p> <p>21 Q. Who was there, on behalf of the family?</p> <p>22 A. What do you mean? I'm sorry.</p> <p>23 Q. Who was there? You said it was a family</p> <p>24 trip. Who was the family that was with him?</p> <p>25 A. Elkana, his wife, children, uh-huh.</p>
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<p>1 property, it was Mr. Dror, you, and the baby. True?</p> <p>2 A. I'm sorry. Can you repeat it, again?</p> <p>3 Q. Sure.</p> <p>4 In approximately January of 2005, you</p> <p>5 moved in to the North Boulevard property with your</p> <p>6 son?</p> <p>7 A. I don't remember the exact time, but, yes,</p> <p>8 after David was born, sometimes -- sometime after</p> <p>9 that I moved.</p> <p>10 Q. Okay. The two of -- the two of you moved,</p> <p>11 you and the baby. Correct?</p> <p>12 A. Yes, uh-huh.</p> <p>13 Q. Yeah. And with you and the baby there, there</p> <p>14 were three people living at North Boulevard. True?</p> <p>15 A. I cannot really answer the exact way,</p> <p>16 because -- if you rephrase that question, I can</p> <p>17 answer.</p> <p>18 Q. Before you moved in -- you and your son moved</p> <p>19 into North Boulevard, Mr. Dror lived there by</p> <p>20 himself. True?</p> <p>21 A. I don't know exactly.</p> <p>22 Q. Fair enough.</p> <p>23 A. Uh-huh.</p> <p>24 Q. But when you and your son moved there, it was</p> <p>25 Mr. Dror, you, and your son living there. Correct?</p>	<p>1 Q. Is he older or younger than Mr. Dror, your</p> <p>2 husband?</p> <p>3 A. I don't know exactly. I believe younger.</p> <p>4 Q. Do you know anything about his business or</p> <p>5 businesses?</p> <p>6 A. No.</p> <p>7 Q. Do you know anything about Boulevard</p> <p>8 Properties?</p> <p>9 A. Not very much.</p> <p>10 Q. What do you know about Boulevard Properties?</p> <p>11 A. Really not -- not -- I just know that it</p> <p>12 exists, but I don't really know the details of it.</p> <p>13 Q. Do you know that your husband has federal</p> <p>14 income tax liens against him?</p> <p>15 A. I -- I don't know exactly.</p> <p>16 Q. Do you know what a federal income tax lien</p> <p>17 is?</p> <p>18 A. Yes.</p> <p>19 Q. Have you ever seen any kind of documents of</p> <p>20 federal income tax liens against your husband?</p> <p>21 A. Not that I remember.</p> <p>22 Q. If mail comes addressed to Mr. Dror, at</p> <p>23 1412 North Boulevard, from the IRS, do you open it,</p> <p>24 or do you give it to your husband?</p> <p>25 A. I give it to my husband.</p>

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1	MR. CANNON: One other question.	1	CHANGES AND SIGNATURE
2	Gabriela --	2	Witness: GABRIELA KRKOSKOVA DROR Date: 09/07/12
3	MR. HARRELL: No, you passed. You don't	3	PAGE LINE CHANGE REASON
4	get another chance.	4	
5	EXAMINATION	5	
6	BY MR. CANNON:	6	
7	Q. Gabriela, does Daniel Dror, II, have any	7	
8	furniture at the North Boulevard house?	8	
9	A. Yes.	9	
10	MR. HARRELL: Object; form.	10	
11	A. He does.	11	
12	Q. (BY MR. CANNON) Would you tell us what he has	12	
13	there?	13	
14	A. He has lots of things, lots of furniture. He	14	
15	has motorcycles, some boxes in the garage. He has	15	
16	plenty things.	16	
17	Q. And furniture in the house?	17	
18	A. Yes, uh-huh.	18	
19	Q. Okay.	19	
20	MR. CANNON: I'll reserve any other	20	
21	questions.	21	
22	MR. SIMON: No further questions.	22	
23	MR. HARRELL: Done.	23	
24	Thank you, ma'am. Appreciate it.	24	
25	THE VIDEOGRAPHER: We're off the record,	25	
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1	4:09, ending Tape 1.	1	I, GABRIELA KRKOSKOVA DROR, have read the
2	(Proceedings concluded/recessed at	2	foregoing deposition and hereby affix my signature
3	4:09 p.m.)	3	that same is true and correct, except as noted above.
4		4	
5		5	
6		6	
7		7	GABRIELA KRKOSKOVA DROR
8		8	
9		9	THE STATE OF TEXAS)
10		10	COUNTY OF)
11		11	Before me, _____, on this day
12		12	personally appeared GABRIELA KRKOSKOVA DROR, known to
13		13	me (or proved to me under oath or through
14		14	_____) (description of identity card or
15		15	other document) to be the person whose name is
16		16	subscribed to the foregoing instrument and
17		17	acknowledged to me that they executed the same for
18		18	the purposes and consideration therein expressed.
19		19	Given under my hand and seal of office this
20		20	_____ day of _____, 2012.
21		21	
22		22	
23		23	
24		24	Notary Public in and for
25		25	the State of Texas

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<p>1 CAUSE NO. 2010-27354</p> <p>2 WELLS FARGO BANK, N.A., AS) IN THE DISTRICT COURT OF</p> <p>3 TRUSTEE FOR OPTION ONE)</p> <p>4 MORTGAGE LOAN TRUST)</p> <p>5 2007-FXD1, ASSET-BACKED)</p> <p>6 CERTIFICATES, SERIES)</p> <p>7 2007-FXD1, BY ITS)</p> <p>8 SERVICER-IN-FACT,)</p> <p>9 SPECIALIZED LOAN)</p> <p>10 SERVICING, LLC,)</p> <p>11 Plaintiff,)</p> <p>12 VS.) 270TH JUDICIAL DISTRICT</p> <p>13)</p> <p>14 BOULEVARD PROPERTIES)</p> <p>15 CORPORATION, DANIEL DROR,)</p> <p>16 II, DANIEL DROR, AND)</p> <p>17 GABRIELA KRKOSKOVA DROR,)</p> <p>18 Defendants.) HARRIS COUNTY, TEXAS</p> <p>19</p> <p>20 REPORTER'S CERTIFICATION</p> <p>21 DEPOSITION OF GABRIELA KRKOSKOVA DROR</p> <p>22 SEPTEMBER 7, 2012</p> <p>23</p> <p>24 I, Yvette M. Perrodin, Certified Shorthand</p> <p>25 Reporter in and for the State of Texas, hereby</p> <p>certify to the following:</p> <p>That the witness, GABRIELA KRKOSKOVA DROR, was</p> <p>duly sworn by the officer and that the transcript of</p> <p>the oral deposition is a true record of the testimony</p> <p>given by the witness;</p> <p>That the deposition transcript was submitted on</p> <p>_____ to the witness or to the attorney</p> <p>for the witness for examination, signature and return</p>	<p>1 Certified to by me this _____ day of</p> <p>2 _____, 2012.</p> <p>3</p> <p>4</p> <p>5</p> <p>6 Yvette M. Perrodin, CSR #8122</p> <p>7 CSR Expiration: 12-31-2013</p> <p>8 Liberty Litigation Support</p> <p>9 7171 Highway 6 N., Suite 200</p> <p>10 Houston, Texas 77095</p> <p>11 Phone: (832) 427-5460</p> <p>12 Fax: (713) 533-8997</p> <p>13 Firm Registration No. 708</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>
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<p>1 to me by _____, 2012.</p> <p>2 That the amount of time used by each party at the</p> <p>3 deposition is as follows:</p> <p>4 MR. C. ED HARRELL (13 Minutes)</p> <p>5 MR. NEAL D. CANNON, JR. (1 Minutes)</p> <p>6 MR. LEONARD H. SIMON (2 Minutes)</p> <p>7 That pursuant to information given to the</p> <p>8 deposition officer at the time said testimony was</p> <p>9 taken, the following includes counsel for all parties</p> <p>10 of record:</p> <p>11 Mr. C. Ed Harrell, Counsel for</p> <p>12 Plaintiff/Counter-Defendant Wells Fargo, Trustee</p> <p>13 Mr. Neal D. Cannon, Jr., Counsel for Defendants</p> <p>14 Daniel Dror, II, Daniel Dror, and Gabriela Krkoskova</p> <p>15 Dror</p> <p>16 Mr. Leonard H. Simon, Counsel for Defendant</p> <p>17 Boulevard Properties Corporation</p> <p>18 I further certify that I am neither counsel for,</p> <p>19 related to, nor employed by any of the parties or</p> <p>20 attorneys in the action in which this proceeding was</p> <p>21 taken; and further, that I am not financially or</p> <p>22 otherwise interested in the outcome of the action.</p> <p>23 Further certification requirements pursuant to</p> <p>24 Rule 203 of TRCP will be certified to after they have</p> <p>25 occurred.</p>	<p>1 FURTHER CERTIFICATION UNDER RULE 203 TRCP</p> <p>2 The original deposition was/was not returned to</p> <p>3 the deposition officer on _____;</p> <p>4 If returned, the attached Changes and Signature</p> <p>5 page contains any changes and the reasons therefor;</p> <p>6 If returned, the original deposition was</p> <p>7 delivered to Mr. C. Ed Harrell, Custodial Attorney;</p> <p>8 That \$_____ is the deposition officer's</p> <p>9 charges to the Plaintiff/Counter-Defendant</p> <p>10 Wells Fargo, Trustee, for preparing the original</p> <p>11 deposition transcript and any copies of exhibits;</p> <p>12 That the deposition was delivered in accordance</p> <p>13 with Rule 203.3, and that a copy of this certificate</p> <p>14 was served on all parties shown herein on</p> <p>15 _____ and filed with the Clerk.</p> <p>16 Certified to by me this _____ day of</p> <p>17 _____, 2012.</p> <p>18</p> <p>19</p> <p>20</p> <p>21 Yvette M. Perrodin, CSR #8122</p> <p>22 CSR Expiration: 12-31-2013</p> <p>23 Liberty Litigation Support</p> <p>24 7171 Highway 6 N., Suite 200</p> <p>25 Houston, Texas 77095</p> <p>Phone: (832) 427-5460</p> <p>Fax: (713) 533-8997</p> <p>Firm Registration No. 708</p>

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